

Amendments to the Specification:

Please replace paragraph [0068] with the following amended paragraph:

[0068] As shown in FIG. 3, the payor 120a-120d may be represented by a personal computer (PC) 310 interconnected to the network 100 by a modem, a television (TV) 320 interconnected to the network 100 via a set top box, a touch tone telephone 430 [[330]], a mobile phone 340, a notebook computer 350 interconnected to the network 100 by a modem, or some other network device. It will be recognized by those skilled in the art that the network device could be of virtually any type capable of receiving a voice, graphic, or textual message. If different types of payor station devices are utilized, the payor data will include an identification of the particular type of network device being utilized by the payor. If audio devices such as telephone 430 [[330]] or mobile phone 340 are utilized, the processor 410 is configured to include a voice synthesizer to generate voice messages and a voice signal converter to transform received audio messages into digital signals of processing at station 140 in accordance with the bill presentation software instruction stored in memory area 420c.

Please replace paragraph [0099] with the following amended paragraph:

[0099] Upon initiating contact with the CF station 140, the payor is welcomed, as shown in FIG. 8, by a screen 800 transmitted by the CF station 140 to the payor station 120a-120d for presentation on the payor station display 460. The screen 800 includes notification of bills in block 810 and of messages in block 820 which have not been previously transmitted to the payor. In this particular instance, no new bills or messages are indicated. If new bills and/or messages are available, the payor can, using the payor station input device 465, click on indicator 810a to access the new bills and indicator 820c[[820a]] to access the new messages.

Please replace paragraph [0105] with the following amended paragraph:

[0105] Referring now to FIG. 9A, as noted above, if new bills are available, a summary of these bills can be accessed by clicking on indicator 810a. Similarly, if new messages are available, these messages can be accessed by clicking on indicator 820c [[820a]]. By clicking on indicator 810a when new bills are indicated, a screen 900, as shown in FIG. 9A, is transmitted from the CF

station 140, via the network 100, to the payor station 120a-120d, processed by payor processor 450 and presented on the payor display 460. The screen 900 includes bill presentment information 910 which summarizes the new bills which have been received since the payor last requested bill presentment information related to unpaid bills. The summary information includes the biller name, amount of the new bill and the due date for payment of the bill.

Please replace paragraph [0115] with the following amended paragraph:

[0115] As shown in FIG. 10A, the payor can also authorize payment of the total amount billed for all billers identified by an asterisk 415 in FIG. 4 by filling in a period of authorization in block 1020 and clicking on indicator 1020c [[1020a]]. Similarly, if the payor wishes to pre-authorize payments of the minimum amount due on all bills, the period of authorization can be inserted in block 1025 and indicator 1025a can be clicked on. As indicated by block 1030, an indicator 1030a can be clicked on to direct that notification of and bill presentment information associated with bills for which payment is pre-authorized not be forwarded to the payor. The payor also has the option, as indicated by block 1035, of clicking on indicator 1035a to receive notices and presentations of bill presentment information associated with the bills which have been pre-authorized for payment by the CF station 140.

Please replace paragraph [0137] with the following amended paragraph:

[0137] Through a telecommunications terminal 1734 (e.g., a push-button telephone such as telephone 430 or mobile phone 340 of FIG. 3, or computer terminal such as the PC 310 or notebook computer 350 of FIG. 3, which serves as the payor station 120 described in FIG. 2B), a consumer may initiate payment of bills 1736. Through the terminal, the consumer may access his merchant list and input the payment date and amount. The system may be provided with a payment date editor [[1736]] to insure that the date is valid and logical (i.e., payment dates already in the past or possibly a year or more into the future would be questioned). The consumer interfaces with the service provider via a front end processor 1740 communicating through a network. The front end processor 1740 may, for example, form part of the CF process 410 of CF station 140 shown in FIG. 2A.